



Korde & Associates, P.C.
Attorneys at Law

Exhibit D

Serving the States of:

- Connecticut
- Maine
- Massachusetts
- New Hampshire
- Rhode Island

707 Sable Oaks Dr., Suite 250
South Portland, Maine 04106
Tel: (207) 775-6223 • Fax: (207) 775-6995

November 30, 2022

Sara Ohmeis
42 Summer Street
Biddeford, ME 04005

CERTIFIED MAIL, RETURN
RECEIPT REQUESTED AND
FIRST CLASS MAIL, POSTAGE
PRE-PAID

Notice of Right to Cure
14 M.R.S. §6111

Re: \$233,025.00 Promissory Note and Mortgage dated July 25, 2019
42 Summer Street, Biddeford, ME 04005
Our File No: [REDACTED]

Dear Sir/Madam:

This office represents Norwich Commercial Group, Inc. d/b/a Norcom Mortgage ("Holder"), the current holder of the following loan documents: (i) Promissory Note dated July 25, 2019 between Norwich Commercial Group, Inc. D/B/A Norcom Mortgage as lender and Sara Ohmeis as borrower in the original principal amount of \$233,025.00 (the "Note"), and (ii) Mortgage securing repayment of the Note given by Sara Ohmeis to Norwich Commercial Group, Inc. d/b/a Norcom Mortgage dated July 25, 2019 and recorded in the York County Registry of Deeds in Book 18004, Page 39 (the "Mortgage"). The Note and Mortgage are serviced by Norwich Commercial Group, Inc. d/b/a Norcom Mortgage ("Servicer") which is authorized to act and accept payments on behalf of the Holder. The Note and Mortgage are collectively referred to herein as the "Loan Documents."

Please be advised that you are in default of the terms of the Loan Documents. The reason for your default is the failure to make payments of principal and interest when due.

The following amounts are past due:

4 Payments of \$1,395.02	\$5,580.08
9/1/2020 - 12/1/2020	
2 Payments of \$1,485.31	\$2,970.62
1/1/2021 - 2/1/2021	
12 Payments of \$2,179.97	\$26,159.64
3/1/2021 - 2/1/2022	
9 Payments of \$1,647.94	\$14,831.46
3/1/2022 - 11/1/2022	
Late Charges	\$183.40

Hours of Operation: 8:30am - 5:30pm, EST Monday thru Friday
www.LOGS.com/korde

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Inspection Fees	\$50.00
Attorney Fees and Costs	\$2,036.57
TOTAL AMOUNT DUE TO CURE THE DEFAULT	\$51,811.77

The total amount due to cure the default does not include any amounts that become due after the date of this notice.

You have the right to cure this default by making full payment of all amounts that are due as set forth above within 35 days from the date this notice is given. If payment is not made, all sums due under the Loan Documents may be declared accelerated and immediately payable in full without further demand, and the mortgage holder or another person or entity may acquire the subject property by means of foreclosure and sale. If you meet the conditions stated in the Mortgage, you will have the right to have the enforcement of the Mortgage discontinued and to have the Note and Mortgage remain fully effective as if immediate payment in full had never been required.

Said funds must be in the form of a **bank or certified check** made payable to Norwich Commercial Group, Inc. d/b/a Norcom Mortgage and delivered to Korde & Associates, P.C., 707 Sable Oaks Dr., Suite 250, South Portland, ME 04106.

You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Loan Documents and to assert the nonexistence of a default or any other defense to acceleration and foreclosure. Where Court supervised mediation is available, you may request mediation to explore options for avoiding foreclosure judgment. If the Loan Documents so provide, you may also have the right to reinstate the loan after acceleration until such time as a foreclosure judgment has been entered if you: 1) pay the full amount that then would be due as if immediate payment in full had not been required; 2) correct your failure to keep any of your other promises or agreements made in the Loan Documents; 3) pay all of lender's reasonable expenses in enforcing the Loan Documents including, for example, reasonable attorney's fees; and 4) do whatever lender reasonably requires to assure that lender's rights in the subject property, lender's rights under the Loan Documents, and your obligations under the Loan Documents remain unchanged.

You may have options other than foreclosure. You may discuss available options with the Holder or Servicer or a counselor approved by the United States Department of Housing and Urban Development ("HUD"), and you are encouraged to explore available options prior to the end of your right-to-cure period. If you are in need of financial advice, you may contact a HUD approved housing counseling agency. These agencies provide experienced home ownership counseling at no charge to you. For more information regarding the agencies in your area, call 1-800-569-4287. We have also attached a list including the name, address, telephone number and other contact information for all counseling agencies approved by HUD to assist Maine consumers.

If you wish to modify the terms of the loan, you may discuss whether this option is available by contacting:

Norwich Commercial Group, Inc. d/b/a Norcom Mortgage
1 Corporate Drive, Suite 360

Lake Zurich, IL. 60047-8945
866-397-5370

If you have been previously discharged from personal liability for the obligations secured by the mortgage as a result of a bankruptcy proceeding, this letter is given to you not for the purpose of demanding payment, but to advise you of the consequences of non-payment, specifically the foreclosure of the mortgage.

If you have any questions concerning the above, please contact us at the above address.

Sincerely,

KORDE & ASSOCIATES, P.C.

This listing is current as of **11/29/2022**.

Agencies located in MAINE

Agency Name: PENQUIS COMMUNITY ACTION PROGRAM

Phone: 207-973-3500

Toll Free:

Fax:

Email: N/A

Address: 262 Harlow St
Bangor, Maine 04401-4952

Counseling Services: - Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA

Website: <http://www.penquis.org>

Agency ID: 81649

Agency Name: COASTAL ENTERPRISES, INCORPORATED

Phone: 207-504-5900

Toll Free: 877-340-2649

Fax:

Email: jason.thomas@ceimaine.org

Address: 30 Federal Street
Suite 100
BRUNSWICK, Maine 04011-1510

Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Reverse Mortgage Counseling
- Services for Homeless Counseling

Languages: - English

- Spanish

Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

Website: <http://www.ceimaine.org>

Agency ID: 80985

Agency Name: FOUR DIRECTIONS DEVELOPMENT CORPORATION

Phone: 207-866-6545

Toll Free:

Fax:

Email: N/A

Address: 20 Godfrey Dr
Orono, Maine 04473-3610

Counseling Services: - Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Home Improvement and Rehabilitation Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

Languages: - English

Affiliation: OWEESTA CORPORATION

Website: <http://www.fourdirectionsmaine.org>

Agency ID: 83879

Agency Name: AVESTA HOUSING DEVELOPMENT CORPORATION

Phone: 207-553-7780-3347

Toll Free: 800-339-6516

Fax: 207-553-7778

Email: ndigeronimo@avestahousing.org

Address: 307 Cumberland Avenue
PORTLAND, Maine 04101-4920

Counseling Services: - Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops

- Rental Housing Counseling
- Rental Housing Workshops
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: www.avestahousing.org
Agency ID: 81144

Agency Name: AROOSTOOK COUNTY ACTION PROGRAM, INC.
Phone: 207-764-3721
Toll Free:
Fax:
Email: N/A
Address: 771 Main St
Presque Isle, Maine 04769-2201
Counseling Services: - Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: MAINE STATE HOUSING AUTHORITY
Website: <http://www.acap-me.org>
Agency ID: 83641

Agency Name: YORK COUNTY COMMUNITY ACTION AGENCY
Phone: 207-324-5762
Toll Free:
Fax: 207-490-5026
Email: meaghan.arzberger@yccac.org
Address: 6 Spruce Street
SANFORD, Maine 04073-2917
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Home Improvement and Rehabilitation Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Non-Delinquency Post Purchase Workshops
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Predatory Lending Education Workshops
- Rental Housing Counseling
- Services for Homeless Counseling
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <http://www.yccac.org>
Agency ID: 81150

Agency Name: COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE
Phone: 207-333-6419
Toll Free: 800-866-5588
Fax: 207-795-4069
Email: homequest@community-concepts.org
Address: 17 Market Sq
South Paris, Maine 04281-1533
Counseling Services: - Fair Housing Pre-Purchase Education Workshops
- Financial Management/Budget Counseling
- Financial, Budgeting, and Credit Workshops
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
- Rental Housing Counseling
- Resolving/Preventing Mortgage Delinquency Workshops
Languages: - English
Affiliation: CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
Website: <https://www.cclmaine.org/>
Agency ID: 81580

Agency Name: KENNEBEC VALLEY COMMUNITY ACTION PROGRAM
Phone: 207-859-1500
Toll Free: 800-542-8227
Fax:
Email: housing@kvcap.org
Address: 101 Water St
Waterville, Maine 04901-6339
Counseling Services: - Financial Management/Budget Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Pre-purchase Homebuyer Education Workshops
Languages: - English
Affiliation: NEIGHBORHOOD REINVESTMENT CORP. DBA NEIGHBORWORKS AMERICA
Website: <http://www.kvcap.org>
Agency ID: 81685



UNITED STATES
POSTAL SERVICE®

Certificate Of
Mailing

To pay fee, affix to
meter postage here.

This Certificate of Mailing provides evidence that mail has been presented to USPS® for mailing.
This form may be used for domestic and international mail.

FROM:

Korde & Associates, P.C.

707 Sable Oaks Drive, Ste. 250

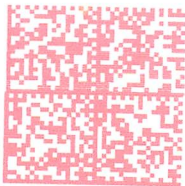
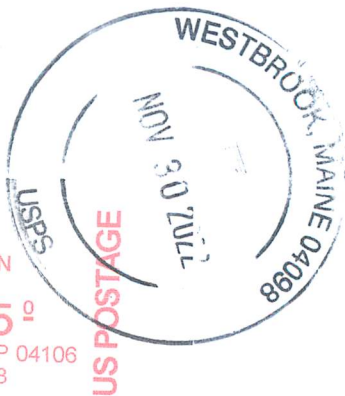
South Portland, ME 04106

TO:

Sara Ohmeis

42 Summer Street

Biddeford, ME 04005



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CORRECTION
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11/30/2022 ZIP 04106
043M31235438

WALZ
CERTIFIED
MAILER®

FROM

WALZ

FORM #35663 VERSION: E 8/17
U.S. PAT. NO. 5,501,393

9414 7266 9904 2113 7141 45

TO:

Sara Ohmeis
42 Summer Street
Biddeford, ME 04005

SENDER: Korde & Associates, P.C.

REFERENCE: Ohmeis, Sara/DOV [REDACTED]
FC01-ME

PS Form 3800, January 2005

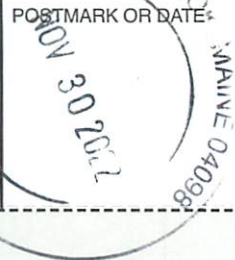
RETURN RECEIPT SERVICE	Postage	0.81
	Certified Fee	4.00
	Return Receipt Fee	3.25
	Restricted Delivery	
	Total Postage & Fees	8.06

USPS®

**Receipt for
Certified Mail®**

No Insurance Coverage Provided
Do Not Use for International Mail

POSTMARK OR DATE:



TEAR ALONG THIS LINE

Label #1

Label #2

Label #3

A FOLD AND TEAR THIS WAY → OPTIONAL

Label #5

Sara Ohmeis
42 Summer Street
Biddeford, ME 04005
[REDACTED] FC01-ME

Charge
Amount:

Charge
To:

FOLD AND TEAR THIS WAY →

Label #6

Certified Article Number

9414 7266 9904 2113 7141 45

SENDERS RECORD

Label #4

WALZ

WALZ Form No:35663
Version: E 08/17

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sales@walzgroup.com

(800) 381-3811

www.walzgroup.com

WALZ SOLUTIONS:

- **WALZ CERTIFIED MAILERS:** Patented forms and software to automate your in-house process
- **WALZ OUTSOURCING SERVICES:**
Comprehensive Outsourcing Solutions for compliant type mailings, utilizing Certified Mail® and First-Class Mail® services
- **TRACKRIGHT™:** Tracks USPS® Delivery events, images and updated status
- **STORERIGHT:** Return Receipt and Unclaimed Mail storage and records management system

Since 1983, WALZ has been a pioneer and the nationwide leader in providing Certified Mail solutions. We offer significant domain expertise in Certified Mail and the leading solutions in the industry.

- WALZ currently services 34 of the Fortune 100 companies and 86 of the AmLaw 200
- 80% of the top mortgage companies are our clients along with over 3,500 organizations such as government, legal, healthcare, and insurance
- Over the past 30 years, WALZ has created unique Certified Mail solutions for over 300 million mailings

WALZ REFERRAL PROGRAM

- Do you know someone who could benefit from using our forms?
- Mention our forms to a friend and tell them to mention your name when they call. Both you and your friend will receive **10% off** of your next orders (limit of 10% off per order).

Promotional Code R1

Label 1: Addressee label

Label 2: Additional addressee label or optional return address label when using the Walz Certified Macro

Label 3: Return address label

Label 4: Sender's record of the Certified Article Number

Label 5: Additional label for customer files

Label 6: PS Form 3800 Certified sticker (affix at the top of the envelope with the perforation mark on the edge)

Return Receipt: Proof of delivery that provides recipient signature, delivery date and forwarded address of delivery, if applicable

WALZ Postal Solutions, Inc.
27398 Via Industria
Tennessee, CA 92596-3699

3

CERTIFIED MAIL®

0472000870
\$00.00
11/03/2017
WALZ GROUP, INC.
US POSTAGE

6

THIS LABEL MUST BE PLACED ON THE ENVELOPE

RETURN RECEIPT REQUESTED

01-765901
Mary Kay Bommer
370 South Cleveland Ave.
Westerville, OH 43081-4917

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FRONT

0472000870
\$00.00
11/03/2017
WALZ GROUP, INC.
US POSTAGE

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